Official Form 1 (04/07)	Document	Page 1 of 10	_		
	States Bankruptcy Co trict of Illinois, Weste		Voluntary Petition		
Name of Debtor (if individual, enter Last, First Peterson, Michelle A.	, Middle):	Name of Joint Debtor (Spouse) (L	ast, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc.Sec.No./Complete EIN (than one, state all): 9364	or other Tax ID No. (if more	Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all):			
Street Address of Debtor (No. and Street, City, 227 Third Street	and State)	Street Address of Joint Debtor (No	o. and Street, City, and State		
Crystal Lake, IL	ZIPCODE 60014	ZIPCODE			
County of Residence or of the Principal Place of	of Business:	County of Residence or of the Prin	ncipal Place of Business:		
Mchenry Mailing Address of Debtor (if different from st	reet address):	Mailing Address of Joint Debtor (if different from street address).		
Walning Address of Debtor (If different from st	rect address).	Walning Address of John Debtor (if different from street address).		
	ZIPCODE		ZIPCODE		
Location of Principal Assets of Business Debto	or (if different from street address a	bove):	ZIPCODE		
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (if debtor is not one of the above entities, check this box and state type of entity below) Filing Fee (Check one Full Filing Fee attached Filing Fee to be paid in installments (Appli signed application for the court's considera to pay fee except in installments. Rule 100 Filing Fee waiver requested (applicable to a attach signed application for the court's co	cable to individuals only) Must at tion certifying that the debtor is una 6(b). See Official Form No. 3A. chapter 7 individuals only). Must	Chapter 7 Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are private debts, define \$101(8) as "individual private personal, fan purpose." Check one box: Debtor is a small busing the check if: Debtor's aggregate now owed to insiders or afficiency of the check all applicable boxes. A plan is being filed we have the check of the plan.	pter 11 Debtors ness as defined in 11 U.S.C. § 101(51D) nusiness as defined in 11 U.S.C. § 101(51D) nucontingent liquidated debts (excluding debts iliates) are less than \$2,190,000 es with this petition. In were solicited prepetiion from one of dance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information Debtor estimates that funds will be available for di Debtor estimates that, after any exempt property is expenses paid, there will be no funds available for	s excluded and administrative		THIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors			—		
1- 50- 100- 200- 1		25,001- 50,001- OVER 50,000 100,000 100,000			
			 		
Estimated Assets \$0 to \$10,000 to \$100,000		\$1 million to \$100 million	nillion		
Estimated Liabilities					
\$\bigcup \\$0 to \bigcup \\$50,000 to \\ \\$100,000		\$1 million to More than \$100 m	nillion		

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Official Formals@4007-72821 Filed 11/20/07 Entered 11/20/07 09:10:36 Desc Main B1, Page 2 Doc 1 Document Page 2 Of HU(s): Voluntary Petition (This page must be completed and filed in every case) Michelle A. Peterson All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: NONE Where Filed: Date Filed: Case Number: Location Where Filed: N.A. Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: NONE Case Number: Date Filed: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms whose debts are primarily consumer debts) 10K and 10Q) with the Securities and Exchange Commission pursuant to I, the attorney for the petitioner named in the foregoing petition, declare that I have informed Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United relief under chapter 11) States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. /s/ Richard T. Jones November 15, 2007 Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Ø No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) \square Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) **⋈** Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord or lessor that obtained judgment) (Address of landlord or lessor) П Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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Voluntary Petition

Document

Rage 3 of 10:

(This page must be completed and filed in every case)

Michelle A. Peterson

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Michelle A. Peterson

Signature of Debtor

X_

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 15, 2007

Date

Signature of a Foreign Representative of a Recognized Foreign Proceedings

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
- Pursuant to § 1511 of title 11United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

(Date)

Signature of Attorney

X /s/ Richard T. Jones

Signature of Attorney for Debtor(s)

RICHARD T. JONES 6184629

Printed Name of Attorney for Debtor(s)

Jones & Hart Law Firm

Firm Name

138 Cass Street

Address

Post Office Box 1693 Woodstock, Illinois 60098

(815) 334-8220

Telephone Number

November 15, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X_

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re_Michelle A. Peterson	Case No
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was

Date: November 15, 2007

Signature of Debtor: /s/ Michelle A. Peterson

MICHELLE A. PETERSON

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of periury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	
Security number is provided above.	

Co	rtific	oto	Λf	tha	Do	hta	
Ce	runc	ate	OI.	ıne	De	DLO	r

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Michelle A. Peterson	x/s/ Michelle A. Peterson November 15, 20	07
Printed Name(s) of Debtor(s)	Signature of Debtor Date	
Case No. (if known)	XSignature of Joint Debtor (if any) Date	

c/o Friedman & Wexlease 07-72821 Entered 11/20/07 09:10 186 Bo Del Main Doc Recorder Dept/20/07 Sioux Falls, SD 57117 500 W. Madison Street, #2910 Post Office Company Page 8 of 10 Chicago, IL 60661-2587 Norfolk, VA 23501-2278 Centegra Memorial Med. Ctr. Centegra Memorial Medical Center Chase Card Service c/o American Collection Corp. Post Office Box 1990 Post Office Box 15129 919 Estes Court Woodstock, Illinois 60098 Wilmington, DE 19850-5129 Schaumburg, IL 60193-4427 Clerk of the Court Greater Elgin Emergency Spec. Greater Elgin Emergency Spec. Post Office Box 88335, Dept. 2045 US Court of Appeals c/o Creditors Collection Seventh Circuit, Post Office Box 63 Carol Stream, IL 60188-0335 219 S. Dearborn St., Room 2722 Kankakee, IL 60901-0063 Chicago, IL 60604 Greg Roosevelt Illinois Dept. of Revenue Internal Revenue Service 610 St. Louis Street 230 South Dearborn Street **Bankruptcy Section** Edwardsville, IL 62025 Post Office Box 64338 STOP 5013-CHI Chicago, IL 60664-0338 Chicago, Illinois 60604 Kohls Michael Best & Friedrich N.W.M.F.F. Post Office Box 2983 35206 Eagle Way c/o Illinois Collection Service Milwaukee, WI 53201-2983 Chicago, IL 60678-1352 Post Office Box 1010 Tinely Park, IL 60477 Sandra C. Leister, PhD Sandra Leister, PhD Target National Bank c/o Husch & Eppenberger 1808 Bentbrook Post Office Box 59317 401 Main Street, #1400 Champaign, IL 61822-9218 Minneapolis, MN 55459-0317 Peoria, IL 61602-1241

Bank of America

Thomas P. Clarke, Ltd 78 North Williams Street Crystal Lake, IL 60014

Bank of America

Woodstock Imaging Assoc. 520 E. 22nd Street Lombard, Illinois 60148 Woodstock Imaging Assoc. c/o OSI Collection Services 1375 E. Woodfield Dr., #110 Schaumburg, IL 60173-6068

CB USA Sears

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re	Michelle A. Peterson	,		
	Debtor	otor	Case No.	
			Chapter	13
	X/EDYEV	CATION OF LIG	T OF CDED	reong.
	VERIFI	CATION OF LIS	T OF CRED.	HURS
	I hereby certify under penalty of perju	ry that the attached L	ist of Creditors	which consists of 1 page, is true,
corre	ct and complete to the best of my knowle	dge.		
Date	November 15, 2007	Signature of Debtor	/s/ Michelle	
		or Depror	MICHELLE	A PETERSON

Name of law firm

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United States Bankruptcy Court
Northern District of Illinois, Western Division

	Northern District of it	illiois, Western Di	VISIOII
I	In re Michelle A. Peterson	Case No.	
		Chapter	13
Γ	Debtor(s)		
	DISCLOSURE OF COMPENSATION OF	3 ATTORNEY FOR D	EBTOR
ar	Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify and that compensation paid to me within one year before the filing of endered or to be rendered on behalf of the debtor(s) in contemplat	of the petition in bankruptcy	, or agreed to be paid to me, for services
Fo	For legal services, I have agreed to accept	\$3,5	500.00
Р	Prior to the filing of this statement I have received	\$5	500.00
В	Balance Due	\$3,0	000.00
. т	The source of compensation paid to me was:		
	☑ Debtor ☐ Other (specify)		
. Т	The source of compensation to be paid to me is:		
	☐ Other (specify)		
. Ssoci	I have not agreed to share the above-disclosed compensation iates of my law firm.	with any other person unle	ess they are members and
f my l	I have agreed to share the above-disclosed compensation with law firm. A copy of the agreement, together with a list of the name:		
. 1	In return for the above-disclosed fee, I have agreed to render legal	I service for all aspects of the	ne bankruptcy case, including:
l (a. Analysis of the debtor's financial situation, and rendering advice b. Preparation and filing of any petition, schedules, statements of a c. Representation of the debtor at the meeting of creditors and cord d. Representation of the debtor in adversary proceedings and other 	affairs and plan which may nfirmation hearing, and any	be required; v adjourned hearings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee does no	ot include the following serv	vices:
	CER	TIFICATION	
	I certify that the foregoing is a complete statement of any ag debtor(s) in the bankruptcy proceeding.	greement or arrangement fo	or payment to me for representation of the
	November 15, 2007	/s/ Richard T. Jones	
	Date		ature of Attorney
		lones & Hart I aw Firm	•